

**Fill in this information to identify the case:**

Debtor 1 Mario Enrique Castillo

Debtor 2

United States Bankruptcy Court for the: Southern District of California

Case number: 16-01275-LT13

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** NewRez LLC d/b/a Shellpoint Mortgage Servicing

**Court claim no.** 5  
(if known):

**Last 4 digits of any number you use to identify the debtor's account:** 0856

**Date of payment change:** 02/01/2020  
Must be at least 21 days after date of this notice

**New total payment:** \$1,489.31  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.  
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$464.65New escrow payment: \$464.50**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

**Current interest rate:**  
**Current Principal and interest payment:**

**New interest rate:**  
**New principal and interest payment:**

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Mario Enrique Castillo  
First Name Middle Name Last Name

Case number (if known) 16-01275-LT13

**Part 4: Sign Below**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ Julian Cotton

12/30/2019

Signature

Date

Print: Julian Cotton

Title Authorized Agent for Creditor

Company Padgett Law Group

Address 6267 Old Water Oak Road, Suite 203

Tallahassee FL, 32312

Contact phone (850) 422-2520

Email

bkcm@padgettlawgroup.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 30th day of December, 2019.

/S/ Julian Cotton

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JULIAN COTTON  
PADGETT LAW GROUP  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
(850) 422-2520 (telephone)  
(850) 422-2567 (facsimile)  
bkcrm@padgettlawgroup.com  
*Authorized Agent for Creditor*

**SERVICE LIST (CASE NO. 16-01275-LT13)**

Debtor

Mario Enrique Castillo  
1890 Cambery Place #2323  
Chula Vista, CA 91913

Attorney

E. John Damasco  
Law Office of E. John Damasco  
6136 Mission Gorge Rd., #202  
San Diego, CA 92120

Trustee

Thomas H. Billingslea  
402 West Broadway, Suite 1350  
San Diego, CA 92101

US Trustee

United States Trustee  
Office of the U.S. Trustee  
880 Front Street  
Suite 3230  
San Diego, CA 92101

MARIO CASTILLO  
ERICA TORRERO  
1890 CHAMBERY PL UNIT 2  
CHULA VISTA CA 91913

Analysis Date: December 11, 2019

Loan: [REDACTED]

Property Address:  
1890 CHAMBERY PL 2323  
CHULA VISTA, CA 91913

### Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Contractual	Effective Feb 01, 2020	Prior Esc Pmt	December 01, 2019	Escrow Balance Calculation
P & I Pmt:	\$1,024.81	\$1,024.81**	P & I Pmt:	\$1,024.81	Due Date: January 01, 2020
Escrow Pmt:	\$464.65	\$464.50	Escrow Pmt:	\$464.65	Escrow Balance: \$2,222.22
Other Funds Pmt:	\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow: \$464.65
Asst. Pmt (-):	\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-): \$103.22
Reserve Acct Pmt:	\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00	
Total Payment:	\$1,489.46	\$1,489.31	Total Payment:	\$1,489.46	Anticipated Escrow Balance: \$2,583.65

Shortage/Overage Information	Effective Feb 01, 2020
Upcoming Total Annual Bills	\$5,574.00
Required Cushion	\$825.78
Required Starting Balance	\$2,064.45
Escrow Shortage	\$0.00
Surplus	\$519.20

**Cushion Calculation:** Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 825.78. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 929.00 or 1/6 of the anticipated payment from the account.

\*\* The terms of your loan may result in changes to the monthly principal and interest payments during the year.

This is a statement of actual activity in your escrow account from Jan 2019 to Jan 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow Anticipated	Actual	Payments From Escrow Anticipated	Actual	Description	Escrow Balance Required	Actual
Jan 2019		719.82			Starting Balance	0.00	1,866.52
Jan 2019			51.61	*	FHA MI	0.00	2,586.34
Feb 2019		929.30		*	FHA MI	0.00	2,534.73
Feb 2019			51.61	*	FHA MI	0.00	3,464.03
Mar 2019		464.65		*	FHA MI	0.00	3,412.42
Mar 2019			51.61	*	FHA MI	0.00	3,877.07
Mar 2019			2,478.21	*	County Tax	0.00	3,825.46
Apr 2019		464.65		*	FHA MI	0.00	1,347.25
Apr 2019			51.61	*	FHA MI	0.00	1,811.90
May 2019		464.65		*	FHA MI	0.00	1,760.29
May 2019			51.61	*	FHA MI	0.00	2,224.94
Jun 2019		464.65		*	FHA MI	0.00	2,173.33
Jun 2019			51.61	*	FHA MI	0.00	2,637.98
Jul 2019		464.65		*	FHA MI	0.00	2,586.37
Jul 2019			51.61	*	FHA MI	0.00	2,637.98
Aug 2019		464.65		*	FHA MI	0.00	3,051.02
Aug 2019			51.61	*	FHA MI	0.00	3,051.02
Sep 2019		464.65		*	FHA MI	0.00	2,999.41
Sep 2019			51.61	*	FHA MI	0.00	3,464.06
Oct 2019		47.99		*	Int on Escrow Pmt	0.00	3,412.45
Oct 2019		464.65		*	FHA MI	0.00	3,877.10
Oct 2019			51.61	*	FHA MI	0.00	3,825.49
Nov 2019		464.65		*	FHA MI	0.00	3,873.48
Nov 2019			2,477.34	*	County Tax	0.00	4,338.13
Nov 2019			51.61	*	PMI	0.00	4,286.52
Nov 2019					Anticipated Transactions	0.00	4,751.17
Dec 2019		P	51.61		PMI		2,273.83
Jan 2020		464.65 <sup>P</sup>	51.61		PMI		2,222.22
	\$0.00	\$6,343.61	\$0.00	\$5,626.48			2,222.22

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.



Analysis Date:

December 11, 2019

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement - Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	2,583.65	2,064.45
Feb 2020	464.50	51.61	PMI	2,996.54	2,477.34
Mar 2020	464.50	51.61	PMI	3,409.43	2,890.23
Apr 2020	464.50	2,477.34	County Tax	1,396.59	877.39
Apr 2020		51.61	PMI	1,344.98	825.78
May 2020	464.50	51.61	PMI	1,757.87	1,238.67
Jun 2020	464.50	51.61	PMI	2,170.76	1,651.56
Jul 2020	464.50	51.61	PMI	2,583.65	2,064.45
Aug 2020	464.50	51.61	PMI	2,996.54	2,477.34
Sep 2020	464.50	51.61	PMI	3,409.43	2,890.23
Oct 2020	464.50	51.61	PMI	3,822.32	3,303.12
Nov 2020	464.50	51.61	PMI	4,235.21	3,716.01
Dec 2020	464.50	2,477.34	County Tax	2,222.37	1,703.17
Dec 2020		51.61	PMI	2,170.76	1,651.56
Jan 2021	464.50	51.61	PMI	2,583.65	2,064.45
	\$5,574.00	\$5,574.00			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,583.65. Your starting balance (escrow balance required) according to this analysis should be \$2,064.45.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	\$464.50
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$464.50

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.